



Member-Labor PAC Basics for Beginners

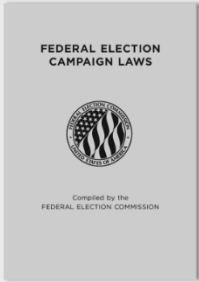


May 12, 2026 1:00pm Eastern

Objectives

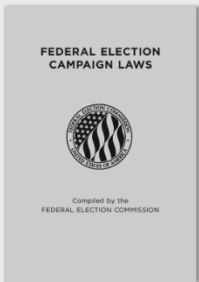
		
Basic Provisions Review basic provisions of the Federal Election Campaign Act	Filing Requirements Examine recordkeeping and filing requirements for membership-labor PACs	Compliance Resources Highlight compliance resources available to membership-labor PACs

BASIC PROVISIONS OF THE FEDERAL CAMPAIGN FINANCE LAW



Federal Election Campaign Act

- 1 Limits funding
- 2 Requires registration and reporting
- 3 Establishes FEC



Federal Election Campaign Act

- 1 Limits funding
 - Sources of contributions
 - Contribution amounts

I. Contribution Prohibitions



- A. Corporations (including incorporated membership, trade and cooperative organizations or associations), labor organizations and national banks** are prohibited from making contributions in connection with federal elections. [11 CFR 114.2](#).
- Therefore, they may not:
 - Act as conduit for earmarked contribution.
 - Give discount to campaign or committee that is not in normal business practice.
 - Allow use of facilities or resources without reimbursement, and, in some cases, advance payment.
 - The corporate/labor ban does not apply to contributions to an independent expenditure-only committee (i.e., Super PAC) or to a non-contribution account (i.e., Hybrid PAC).
 - Separate Segregated Fund exception:** These incorporated entities may use treasury funds to create and run a separate segregated fund (sometimes called an SSF or PAC) to support federal candidates.
- B. Federal government contractors ([11 CFR Part 115](#))**
- C. Foreign nationals ([11 CFR 110.20](#))**
- US subsidiary of foreign corporation may establish SSF only if:**
 - Foreign nationals do not control or participate in decisions of SSF; and
 - SSF is not administered or otherwise funded with foreign revenues.

2. Ban does not apply to permanent resident aliens (green card holders).

3. Individuals who are foreign nationals may:

- a) Volunteer for congressional campaign and participate in decision-making, (note: because volunteer is engaged to candidate). [AO 2004-26](#).
- b) Attend campaign fundraising events (Note: because attendee is engaged to candidate). [AO 2004-26](#).
- c) They may not, however, participate in decision-making regarding election activities for a corporation or a political committee. [AO 2004-32](#).

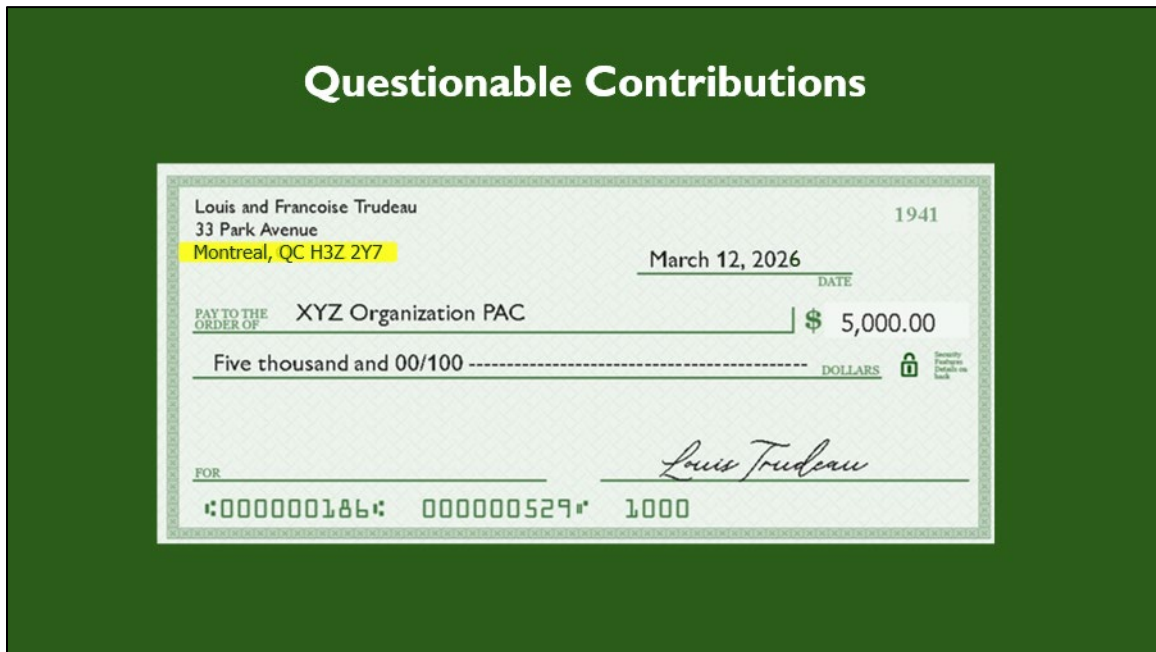
D. Contributions in name of another ([11 CFR 110.4\(b\)](#))

1. Cannot reimburse or be reimbursed for contributions.
2. Parents cannot give in names of children.
3. BCRA increased penalties for violations of this ban.

E. Certain prohibitions apply to all elections ([11 CFR 114.2\(a\)](#))

1. Foreign nationals
2. National banks
3. Federally-chartered corporations

II. Handling Questionable Contributions to Federal Account ([11 CFR 103.3](#))



Steps to take:

- Deposit or return check – 10 days
- Contact the donor – 30 days to confirm legality
- If donor is US citizen or green card holder, contribution is acceptable
- If not, contribution is prohibited – must issue a refund

Questionable Contributions



Deposit while checking. If unsure whether contribution is from a permissible source, committee may deposit it while confirming permissibility.

Refund after 30 days if unable to verify legality. Within 30 days of receipt, must refund if unable to determine if contribution is permissible.

III. Contribution Amount Limits ([11 CFR 100.52](#))

A. Broad definition

Anything of value given or loaned to influence a federal election.

B. Types

1. Money
2. In-kind (goods and services)
3. Loans of money or advances of goods and services
4. Bank loan endorsements and guarantees
5. Advances of personal funds by staff and volunteers
6. Proceeds from sales of fundraising items
7. Extension of credit to committee outside ordinary course of business

Contribution Limits						
For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year	
Individual	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900	
Candidate Committee	\$2,000	\$5,000	Unlimited Transfers	Unlimited Transfers		
PAC: Multicandidate	\$5,000	\$5,000	\$5,000 (combined)	\$15,000	\$45,000	
PAC: Nonmulticandidate	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900	
National Party Committee	\$5,000	\$5,000	Unlimited Transfers	Unlimited Transfers		
State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers		

C. Contribution limits ([11 CFR 110.1](#) and [110.2](#))

1. Certain limits increased and indexed for inflation

- a) Candidate and party limits increased and indexed; multicandidate committee limits unchanged.
- b) Indexing began in 2005 – odd-numbered years.

2. How applied

- a) Limits apply to contributions received and contributions made by committee.
- b) If made by an individual, counts against the limit of the person signing the check or accompanying note.

3. Presidential

- a) Primaries – one limit for all.

- b) General – no contributions if candidate accepts public funds. See [AO 2007-03](#) (Obama).
- c) General Election Legal and Compliance (GELAC) Fund – OK if donations comply with limits.

Limits to Member-Labor PACs


Contribution Limits



For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year
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National Party Committee	\$5,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers	

Limits from Member-Labor PACs

Contribution Limits



For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year
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State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers	

Multicandidate Status

1 Registered with the FEC for at least six months

2 Received contributions from more than 50 donors

3 Contributed to at least five federal candidates

D. Multicandidate committee status ([11 CFR 100.5\(e\)](#))

1. Why important:

Determines whether PAC or party committee can give up to \$5,000 to candidate, per election (and whether candidate can accept it).

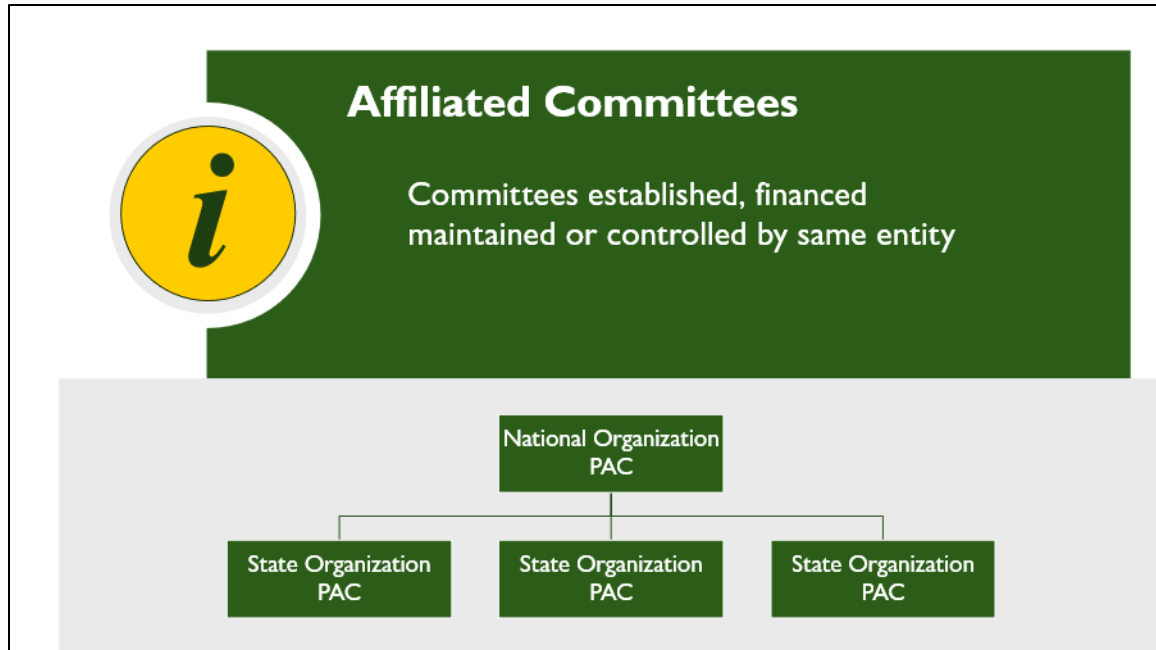
2. Criteria

- a) Registered with FEC 6 months.
- b) Received contributions from more than 50 contributors.
- c) Has made contributions to at least 5 federal candidates (not needed for state party committee).

Multicandidate Status

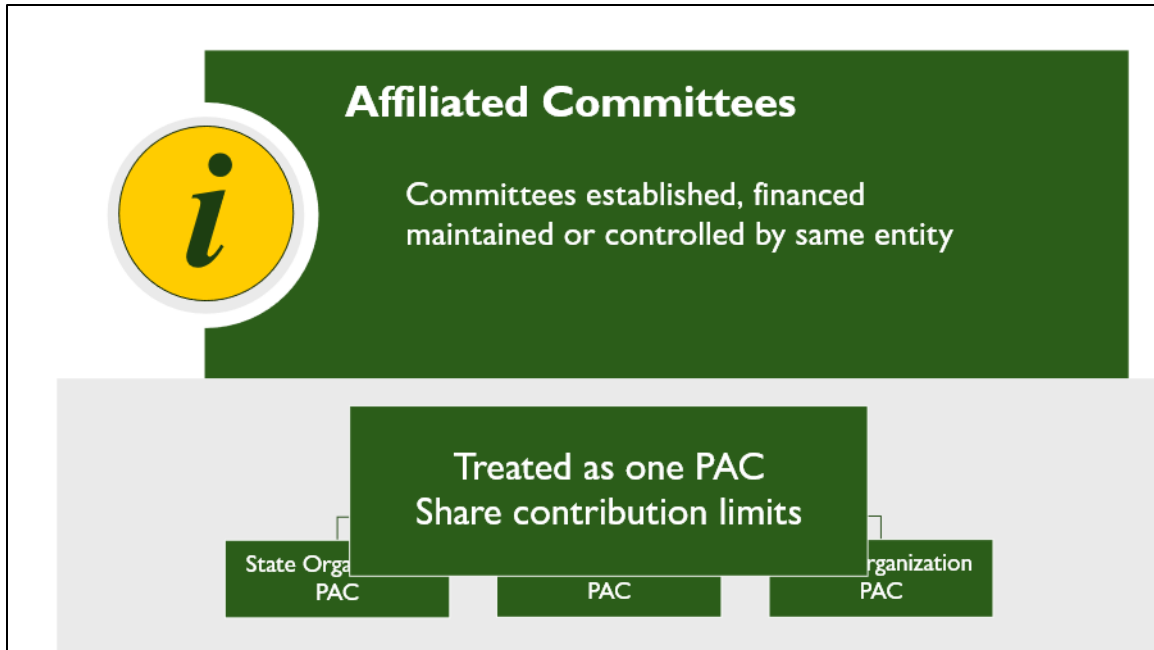
OR Affiliated with a multicandidate committee

d) Alternative: be affiliated with multicandidate committee.



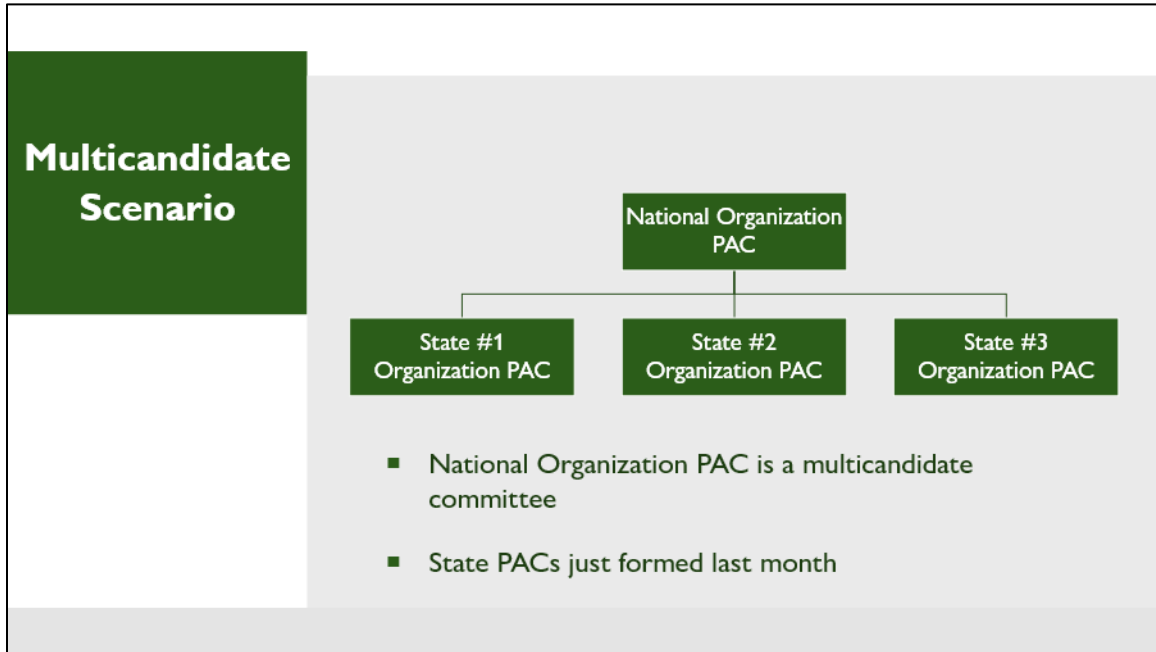
- E. **Affiliated committees (11 CFR [100.5\(e\)](#) and [110.3\(a\)\(3\)](#))**
1. **How to determine:**
 - a) Principle: committees established, financed, maintained, or controlled by same entity or group of persons.
 - b) Others may also be affiliated depending on various factors, such as similar patterns of contributions, common officers, etc. See 11 CFR [100.5\(g\)](#) & [110.3\(a\)](#).
 2. **Examples:**
 - a) **Labor organization**
 - (1) National and its locals.
 - (2) International and its local, state and central bodies.
 - (3) If union belongs to AFL-CIO, the PACs of that union are affiliated with each other, but are not affiliated with the PACs established by national and state AFL-CIOs.
 - b) **Membership organization**

PACs established by national membership organization and its state and local affiliates.



3. **Why important:**
 - a) Same contribution limit applies to contributions received and made by affiliated committees.
 - b) If one committee qualifies as multicandidate, all its affiliated committees qualify.
 - c) No limit on transfers between affiliated committees.

SCENARIO #1: Multicandidate Status



National Organization has three affiliated State Organizations. All sponsor PACs.



National Organization PAC contributes \$3,000 to Rep. Jones for her primary 2026 election.



Now, State #1 PAC wants to contribute to Representative Jones.



POLL QUESTION:

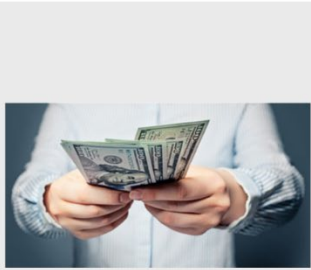

How much can State #1 PAC contribute to Representative Jones' primary campaign?

- A: As a non-multicandidate committee, it can contribute up to \$3,500.
- B: Given its affiliation with National Organization PAC, it can only contribute up to \$2,000.
- C: As a non-multicandidate committee affiliated with National Organization PAC, it can only contribute \$500.

POLL ANSWER:

How much can State #1 PAC contribute to Representative Jones' primary campaign?

- A: As a non-multicandidate committee, it can contribute up to \$3,500.
- B: **Given its affiliation with National Organization PAC, it can only contribute up to \$2,000.**
- C: As a non-multicandidate committee affiliated with National Organization PAC, it can only contribute \$500.

		Additional Contribution Limits
Cash contributions cannot exceed \$100	Maximum anonymous contribution \$50	


- G Other contribution limits**
- 1. Cash contributions – \$100**
 - 2. Anonymous contributions – \$50**

IV. Independent Expenditures ([11 CFR 100.16](#))

For 2025-26 Elections	Individual	Corporate, Labor, or Other PAC	State, District, or Local Party Committee	National Party Committee
Individual	\$10,000	\$10,000 (combined)	\$40,000	\$120,000
Candidate Committee	\$1,000	Unlimited	Unlimited	Unlimited
PAC, Multistate	\$5,000	\$5,000 (combined)	\$15,000	\$45,000
PAC, Nonmultistate	\$5,000	\$5,000 (combined)	\$40,000	\$120,000
National Party Committee	\$1,000	\$1,000	Unlimited	Unlimited
State, District, or Local Party Committee	\$1,000	\$1,000	Unlimited	Unlimited


No Amount Limitations

Independent Expenditures



Corporate/Labor Funds Okay

- Expressly advocate election or defeat of candidate
- Not coordinated with candidate or campaign committee
- No limit on amount of expenditure
- Corporations and labor organizations may make IEs, but prohibited in-kind contribution results if coordinated



Independent Expenditures

A. Definition

Expenditure for communication that “expressly advocates” the election or defeat of a clearly identified candidate and that is not made in cooperation with, or at the request or suggestion of, the candidate or his/her campaign or its agents, or a political party or its agents.

- B. No limits if definition met**
One may spend an unlimited amount because the expenditure is not coordinated (and thus, not a contribution).
- C. If coordinated, in-kind contribution results ([11 CFR 109.21](#))**
Corporation prohibited from making (coordinated) in-kind contribution.
- D. Disclaimer required**


V. Disclaimer Notices on Communications ([11 CFR 110.11](#))

Disclaimers

Must identify who paid for the ad and whether the candidate authorized it

Must appear on all public communications, widely distributed emails & websites

Must be presented in a clear and conspicuous manner



- A. Identifies who paid for a public communication and clarifies whether a campaign authorized it.**



- 1. Disclaimer wording for communication not authorized by campaign (i.e., independent expenditure, electioneering communication)**
“Paid for by XYZ PAC (www.xyzpac.com) and not authorized by any candidate or committee.”



- 2. Disclaimer wording for communication authorized, but not financed, by campaign**
“Paid for by XYZ PAC and authorized by the Elizabeth Chiu for Congress.”

Disclaimers

Must identify who paid for the ad and whether the candidate authorized it

Must appear on all public communications, widely distributed emails & websites

Must be presented in a clear and conspicuous manner



B. Required on all “public communications,” widely distributed emails and public websites



Public Communications



- 1. **Public communication defined ([11 CFR 100.26](#))**
Includes communications made using the following media:
 - a) Broadcast, cable or satellite;


- b) Newspaper or magazine;
 - c) Outdoor advertising facility;
 - d) Mass mailing (>500 substantially similar mailings w/in 30 days);
 - e) Phone bank (>500 substantially similar calls w/in 30 days);
 - f) Communications placed for a fee on another person's web page, digital device, application, or advertising platform.
2. **Disclaimer also required on:**
- a) Electronic mail (> 500 substantially similar communications sent by a campaign committee); and
 - b) Websites of political committees.

Disclaimers


Must identify who paid for the ad and whether the candidate authorized it

Must appear on all public communications, widely distributed emails & websites

Must be presented in a clear and conspicuous manner



- C. **Clear and conspicuous placement of disclaimer notice**
Disclaimer notices must be clearly and conspicuously displayed.
Cannot be difficult to read or placed where it is easily overlooked.




Elect Chiu

Paid for by the XYZ PAC (www.xyzpac.org) and not authorized by any candidate or candidate's committee

Television Disclaimer

Approval statement voiced by sponsor
Disclaimer \geq 4% picture height; \geq 4 seconds

1. **Special rules for TV and radio ads not authorized by a candidate's committee ([11 CFR 110.11\(c\)\(4\)](#))**
Identify the committee responsible for the communication (e.g., "The XYZ PAC is responsible for the content of this ad.")



Print Disclaimer

NEWS

MONDAY
march, 11 2013
No 34747/53

Only fresh news
www.news.com
founded 1953

Man Bites Dog

Elect Chiu

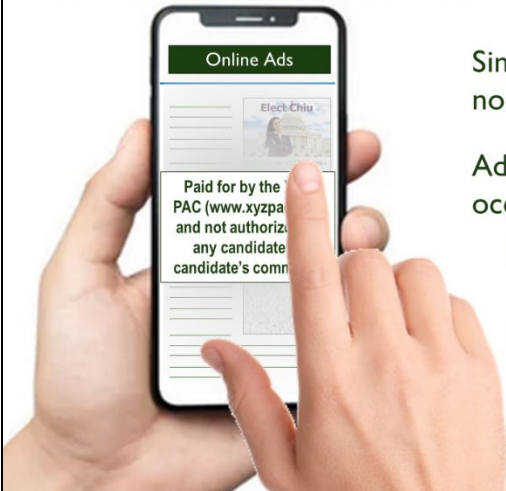
Paid for by the XYZ PAC (www.xyzpac.org) and not authorized by any candidate or candidate's committee

Disclaimer must be contained within a printed box set apart from content of communication

2. **Special rules for printed communications**
 - a) Disclaimer must be contained within a printed box set apart from content of communication.

- b) Print must be of sufficient type size to be “clearly readable” and must have a reasonable degree of color contrast between the background and the printed statement.
- c) Safe Harbor: 12-point type in newspapers; magazines; flyers; signs; and other printed communications no larger than 24” x 36.”

Internet Disclaimers



Similar to print and broadcast media, but no stand-by-your-ad requirement

Adapted disclaimer when full disclaimer would occupy >25% of communication, plus:

- Visible/audible indicator that full disclaimer is available; and
- Technological mechanism to access full disclaimer

- 3. Specific requirements for internet public communications**
[\(11 CFR 110.11\(c\)\(5\)\)](#)
- a) Communication with text or graphic components must include clearly readable written disclaimer that “can be viewed without taking any action”
 - b) Audio-only communications must include audio disclaimer that recipient can hear without taking any action
 - c) Communication with disclaimer displayed within video, disclaimer must be visible for at least four seconds and appear without the recipient taking any action
 - d) Adapted “paid for by” disclaimer when full disclaimer would occupy >25% of communication, plus:
 - (1) Visible/audible indicator that full disclaimer is available (e.g., word, image, sound, symbol, or icon); and
 - (2) Technological mechanism to access full disclaimer (e.g., hover-over text, pop-up screen, scrolling text, rotating panel, or hyperlink)

4. **Disclaimer is not required when:**
- a) It cannot be conveniently printed (e.g., pens, bumper stickers, campaign pins and buttons);
 - b) Its display is not practical (e.g., wearing apparel, skywriting, water towers); or
 - c) Item is of minimal value, does not contain a political message and is used for administrative purposes (e.g., committee checks and receipts).



POLL QUESTION:

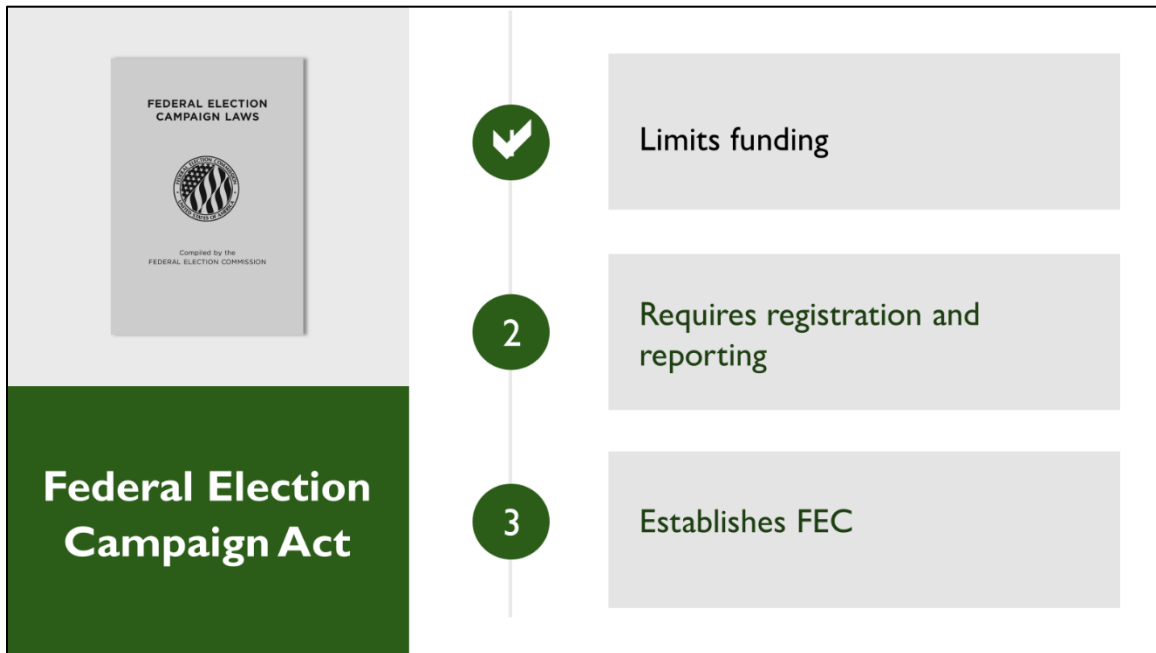
Is a disclaimer required on an SSF solicitation sent to the restricted (i.e., solicitable) class?

- A: Yes, disclaimers are required on all SSF communications.
- B: No, the SSF solicitation is not a public communication, so no disclaimer is required.

POLL ANSWER:

Is a disclaimer required on an SSF solicitation sent to the restricted (i.e., solicitable) class?

- A: Yes, disclaimers are required on all SSF communications.
- B: **No, the SSF solicitation is not a public communication, so no disclaimer is required**



The infographic features a central vertical line with three green circular markers containing a checkmark, the number 2, and the number 3. To the left of the line is a book cover for 'FEDERAL ELECTION CAMPAIGN LAWS' compiled by the Federal Election Commission. To the right of the line are three grey rectangular boxes containing the text: 'Limits funding', 'Requires registration and reporting', and 'Establishes FEC'. A dark green bar at the bottom left contains the text 'Federal Election Campaign Act' in white.

FEDERAL ELECTION CAMPAIGN LAWS
Compiled by the
FEDERAL ELECTION COMMISSION

Federal Election Campaign Act

1. Limits funding
2. Requires registration and reporting
3. Establishes FEC

VI. Committee Registration (11 CFR [102.1\(c\)](#) and [102.2](#))

Committee
Registration

Unlike other political committees, member-labor PACs (SSFs) register upon formation; there is no financial threshold for registration



A. FEC Form 1 (Statement of Organization)

1. When to file

- a) Political committees (other than campaign committees) file within 10 days of triggering registration.
- b) An SSF (PAC connected to incorporated entity such as corporation, labor/membership organization, trade association) must register with the FEC within 10 days of establishment – for example within 10 days of the date when:
 - (1) The board of directors (or comparable governing body) votes to create the SSF
 - (2) Officers are selected to administer the fund, or
 - (3) The SSF's initial operating expenses are paid.

2. How to file

- a) Forms may be downloaded and printed from the FEC website: www.fec.gov/help-candidates-and-committees/forms/
- b) Link to FEC Form 1 webform: webforms.fec.gov/webforms/form1/index.htm

3. Committees that file electronically must include their email address. Others are encouraged to do so.

4. Amendments

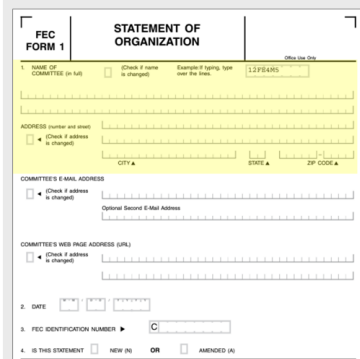
Amend FEC Form 1 (and other filings) when necessary within 10 days of change.

SSF's name must include full name of connected organization

Full name required on FEC reports and in disclaimers

Optional acronym by which connected organization is commonly known

Committee Registration



B. Name and address of committee

1. Separate Segregated Funds

Name must include full name of the connected organization.

2. Use committee's official name on:

- a) FEC reports and statements.
- b) Disclaimer notices for public advertising.

3. May use abbreviation or acronym by which connected organization is commonly known

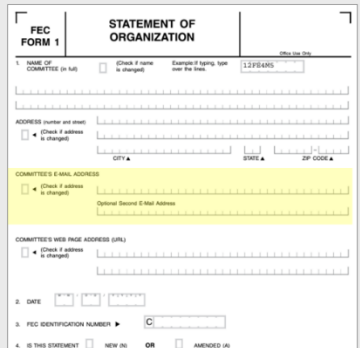
Both abbreviation (or acronym) and full name must appear on FEC Form 1, FEC reports and all disclaimer notices.

(cf. [AO 2004-04](#))

Email address required for electronic filers

Necessary to receive report notices and other notifications

Committee Registration



- 4. **Street address, email, website**
 - a) Email required for electronic filers; necessary to receive FEC report notices and other courtesy materials.
 - b) URL required if committee has web page.

FEC Form 1, Line 6: Connected Organization

Committee Registration

6. Name of Any Connected Organization, Affiliated Committee, Joint Fundraising Representative, or Leadership PAC Sponsor

XYZ Organization

Mailing Address: **123 City Street**

Anytown **US** **00000**

CITY STATE ZIP CODE

Relationship: **Connected Organization** Affiliated Committee Joint Fundraising Representative Leadership PAC Sponsor

FEC Form 1, Line 6: Affiliated Committee(s)

Committee Registration

6. Name of Any Connected Organization, Affiliated Committee, Joint Fundraising Representative, or Leadership PAC Sponsor

XYZ State Organization PAC

Mailing Address: **345 City Street**

Anytown CITY **US** STATE **00000** ZIP CODE

Relationship: Connected Organization **Affiliated Committee** Joint Fundraising Representative Leadership PAC Sponsor

- C. **Treasurer & Assistant Treasurer (11 CFR [102.7](#), [102.9](#) and [104.14](#))**
 - 1. **Treasurer required – Asst. Treasurer recommended**
 - a) Identify on FEC Form 1.

FEC Form 1, Line 8: Treasurer

Committee Registration

8. Treasurer: List the name and address (phone number -- optional) of the treasurer of the committee; and the name and address of any designated agent (e.g., assistant treasurer).

Full Name of Treasurer _____

Mailing Address _____

CITY STATE ZIP CODE

Title or Position _____ Telephone number _____

Full Name of Designated Agent _____

Mailing Address _____

CITY STATE ZIP CODE

Title or Position _____ Telephone number _____

REQUIRED

FEC Form 1, Line 8: Assistant Treasurer

Committee Registration

8. **Treasurer:** List the name and address (phone number -- optional) of the treasurer of the committee, and the name and address of any designated agent (e.g., assistant treasurer).

Full Name of Treasurer _____

Mailing Address _____

_____ CITY STATE ZIP CODE

Title or Position _____ Telephone number _____

Full Name of Designated Agent _____

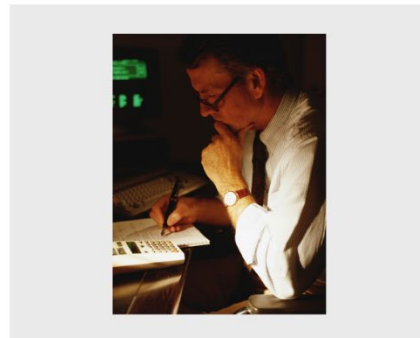
Mailing Address _____

_____ CITY STATE ZIP CODE

Title or Position _____ Telephone number _____

RECOMMENDED

- ✓ Deposits receipts
- ✓ Authorizes all expenditures
- ✓ Monitors contributions
- ✓ Keeps all required records
- ✓ Signs reports
- ✓ Files accurate reports on time

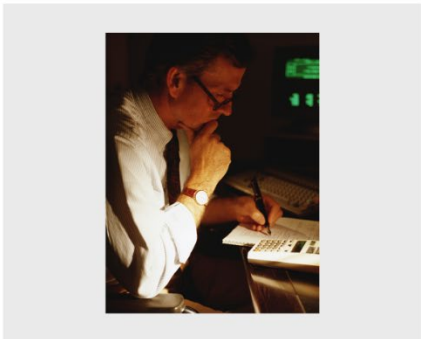


**Committee
Treasurers**

2. Duties:

- a) Depositing receipts
- b) Authorizing all expenditures
- c) Monitoring contributions

- d) Keeping all required records
- e) Signing reports
- f) Filing accurate reports on time



**Committee
Treasurers**

Treasurer generally named as enforcement respondent

Personal liability possible if:

- Knowingly & willfully violated the Act;
- Recklessly failed to fulfill duties; or
- Intentionally ignored information that led to the violation

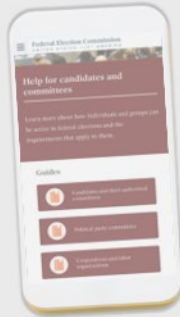
3. Treasurer responsible for compliance.

- a) Usually named in enforcement actions.
- b) Online resources:
 - (1) Treasurer liability:
www.fec.gov/updates/treasurers-liability/
 - (2) Information on misappropriated funds:
www.fec.gov/help-candidates-and-committees/keeping-records/misappropriated-funds/
 - (3) Policy statements:
 - [Treasurers Subject to Enforcement Proceedings \(January 3, 2005\)](#)
 - [Safe Harbor for Misreporting Due to Embezzlement \(April 5, 2007\)](#)

D. Amendments to FEC Form 1 ([11 CFR 102.2\(a\)\(2\)](#))

- 1. Required within 10 days after change in information.
- 2. Paper filers may amend by letter or FEC Form 1; electronic filers must amend electronically by submitting a replacement FEC Form 1.

Objectives

		
Basic Provisions Review basic provisions of the Federal Election Campaign Act	Filing Requirements Examine recordkeeping and filing requirements for member-labor PACs	Compliance Resources Highlight compliance resources available to member-labor PACs

FILING REPORTS: RECORDKEEPING AND FILING REQUIREMENTS

I. Recordkeeping Requirements (11 CFR [102.8](#) and [102.9](#))

Recordkeeping: Receipts

Contributions over \$50:

- Date and amount received
- Donor's name and address

Complete image of written instrument

- Contributions aggregate over \$200:
- Above information plus occupation and employer for individual donors



- A. Recordkeeping for receipts**
1. For any amount, need date received and amount.
 2. Over \$50, name and address of contributor/payor.
 3. Over \$200, above plus occupation and employer.



Recordkeeping: Disbursements

All disbursements, record:

- Date and amount of disbursement
- Name and address of payee

Purpose of disbursement

- For contributions:
- Above information, plus candidate's name, state, district and election designation

B. Recordkeeping for disbursements

1. For any amount, need name of payee, address, purpose, date made.
2. Clear and descriptive purpose of disbursement (www.fec.gov/help-candidates-and-committees/purposes-disbursements/)
3. For contributions made, also need name of candidate, state, district, and election designation.

Recordkeeping

Retain records for three years from the date of the report to which the records relate

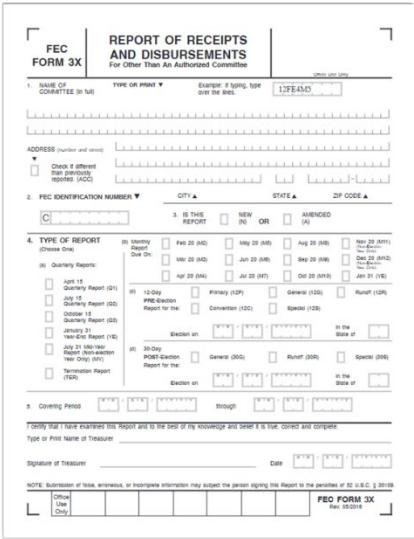




- C. **Record retention**
Retain each record for three years from the date of the report on which it was last disclosed.


II. Filing FEC Reports ([11 CFR 104.5\(c\)](#))

Filing FEC Reports



FEC Form 3X

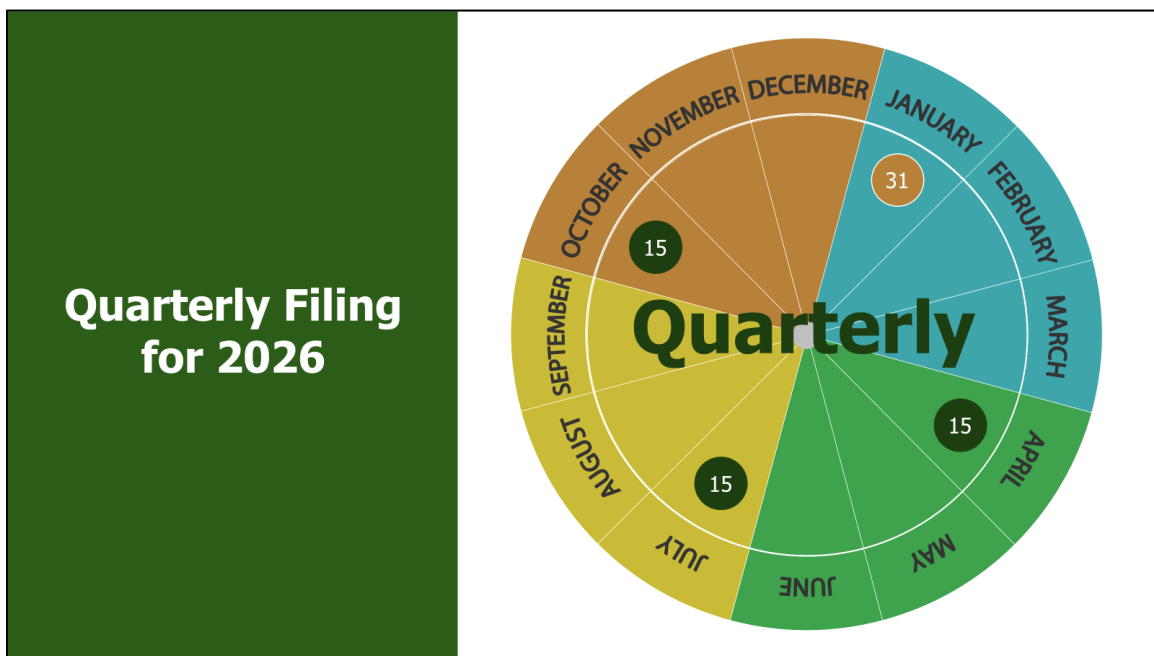
SSFs file monthly or quarterly



A. Quarterly filers

1. Non-election year (odd-numbered year)

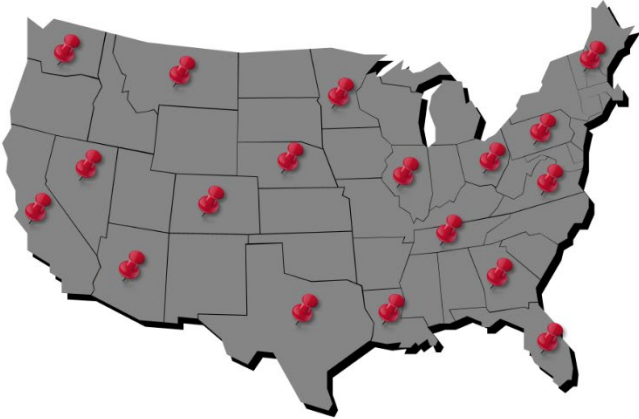
- a) Quarterly filing PACs file on a semi-annual schedule in non-election years.
- b) Semi-annual reporting schedule:
 - (1) Mid-Year Report due July 31; Year-End Report due January 31; special election pre-/post-election reports (if applicable).
 - (2) Reporting period begins the day after close of books of last report filed.



2. Election year (even-numbered year)

- a) Quarterly filing PACs file quarterly in election year, semi-annually in non-election year.
- b) Quarterly reporting schedule:
 - (1) Quarterly reports due April 15, July 15 and October 15, Year-End Report due January 31; Pre-Primary, Pre-General (if applicable), and a Post-General Report.
 - (2) Reporting period begins the day after close of books of last report filed.

**Additional Filing
for 2026**



Pre-Primary Reports

**Additional Filing
for 2026**

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	★	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Pre-General Report
Due October 22**

**Additional Filing
for 2026**

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Post-General Report
Due December 3**

B. Monthly filers


1. Non-election year (odd -numbered year)

Monthly filers must file report on 20th of each month; Year-End Report due January 31.

The graphic displays a grid of monthly calendars for the year 2026. The months shown are January, February, March, April, May, June, October, November, and December. A central grey box with green text reads "Monthly Reports Due on the 20th". To the right of the calendar grid is a dark green vertical bar with white text that reads "Monthly Filing for 2026".

2. During election year (even-numbered year)

- a) Monthly filers must file report on 20th of each month, except Pre-General and Post-General in lieu of November and December Monthly reports; Year-End Report due January 31.
- b) Reporting period begins the day after close of books of last report filed.



No Pre-Primary Reports

**Additional Filing
for 2026**

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	★	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Pre-General Report
(in lieu of November 20)**

**Additional Filing
for 2026**

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

Post-General Report
(in lieu of December 20)

**Additional Filing
for 2026**

January						
S	M	T	W	T	F	S
	1	2	3	4		
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

**SSFs may switch
once per year**

C. Changing filing schedule

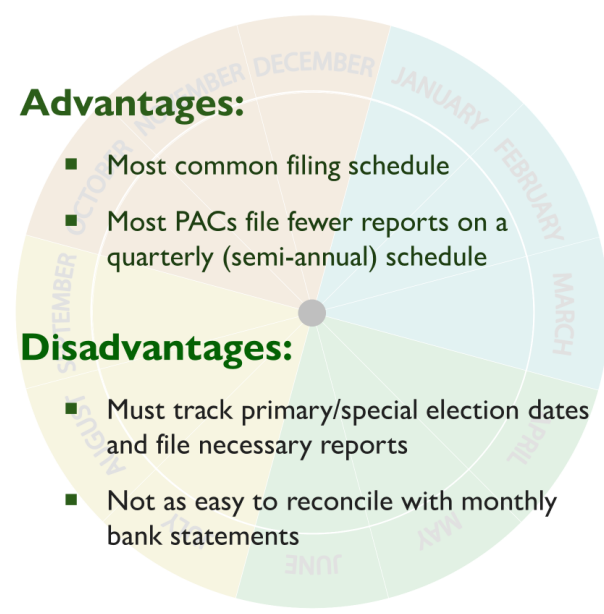
1. Timing

- a) PACs and party committees may change their filing schedule only after notifying the Commission in writing (or electronically, if an e-filer) of their intention. The committee can provide this notification along with a required report filed under the committee’s current

filing schedule or in a separate Miscellaneous Text Submission (FEC Form 99).

- b) The committee should wait to receive a letter from the FEC acknowledging its filing frequency change. The committee will then be required to file the next required report under the new filing schedule. However, party committees that engage in reportable federal election activity (FEA) must automatically switch to monthly filing.
2. **May only change filing schedule once per calendar year.**
 3. A PAC that files quarterly in 2026 automatically files on semi-annual schedule in 2027. No need to notify FEC (unless switching to monthly).

Pros & Cons Quarterly Filing



Advantages:

- Most common filing schedule
- Most PACs file fewer reports on a quarterly (semi-annual) schedule

Disadvantages:

- Must track primary/special election dates and file necessary reports
- Not as easy to reconcile with monthly bank statements

Advantages:

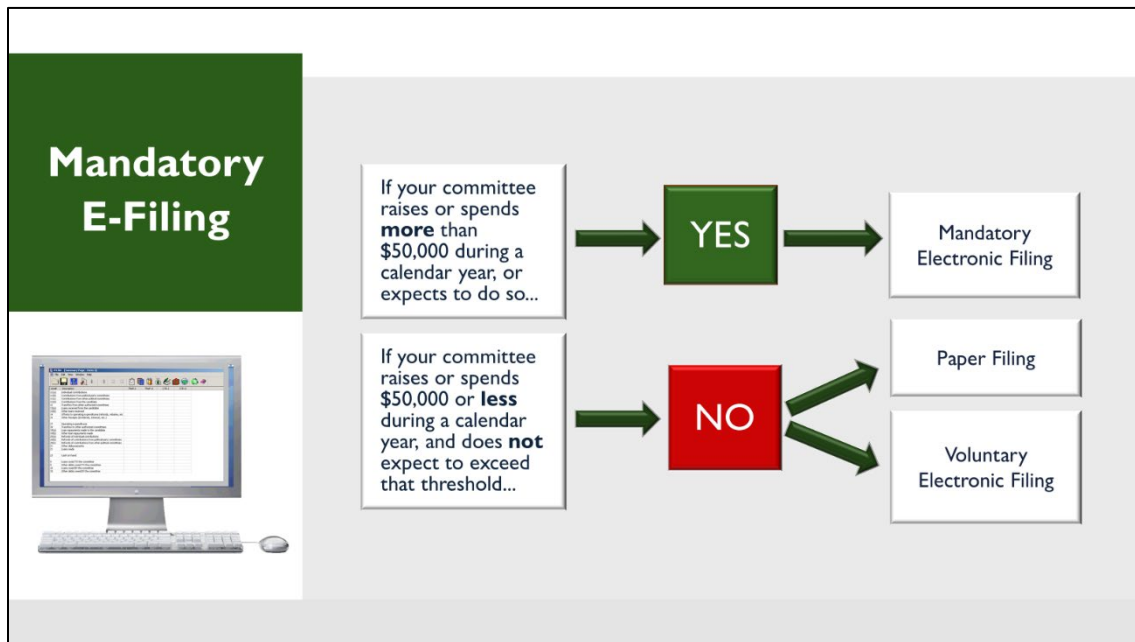
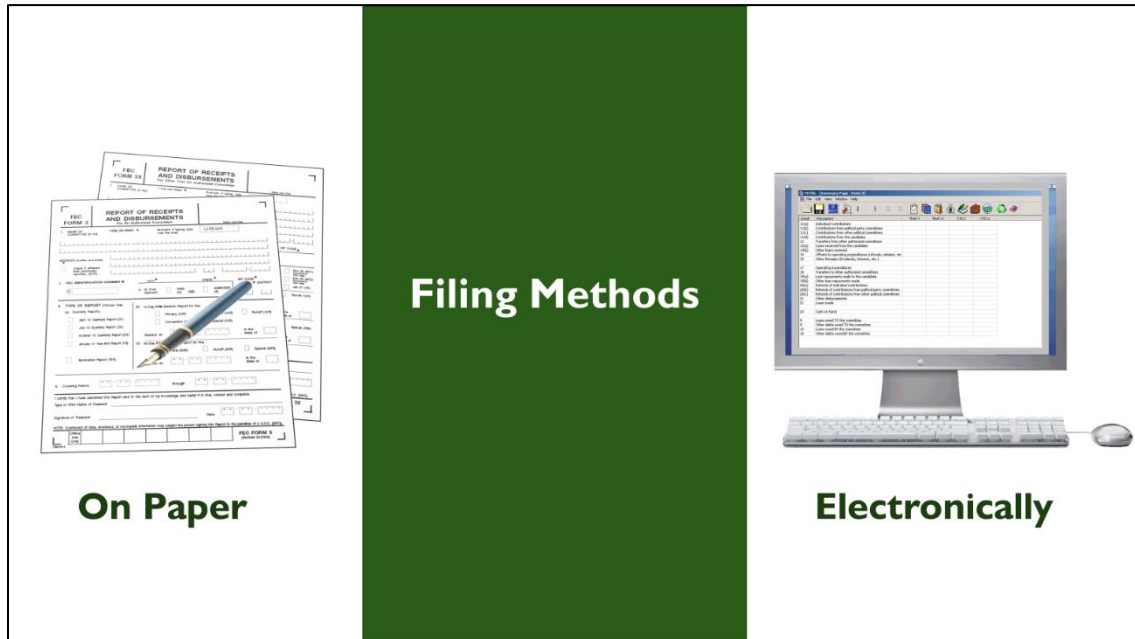
- No need to track primary/special election dates or file reports
- Easier to reconcile with monthly bank statements

Disadvantages:

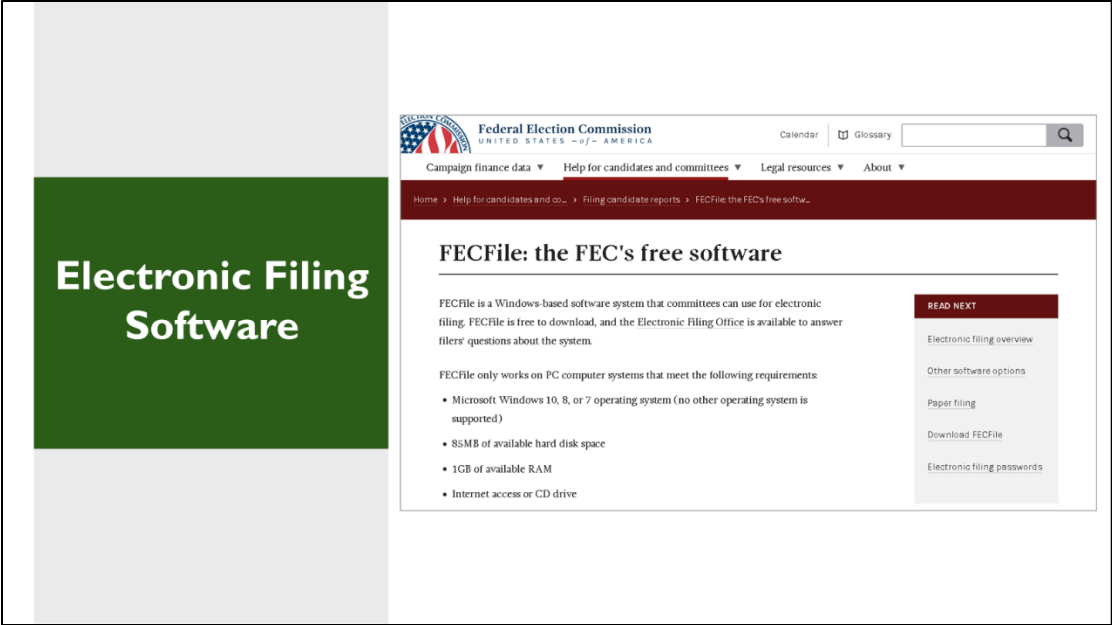
- Most PACs file more reports on monthly schedule

Pros & Cons Monthly Filing

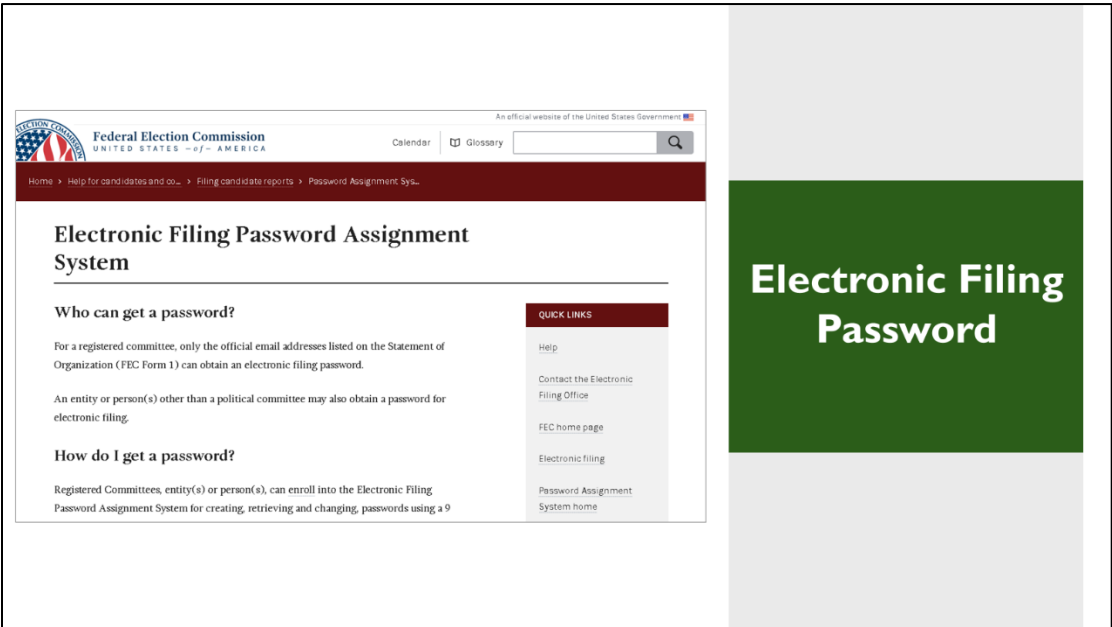
III. Other Filing Issues



- A. **Electronic filing ([11 CFR 104.18](#))**
 - 1. **Mandatory v. voluntary**
 - a) **Mandatory:** campaigns, PACs and party committees that raise or spend more than \$50,000 in calendar year or have reason to expect to do so.
 - b) **Voluntary:** All other filers.



www.fec.gov/help-candidates-and-committees/filing-reports/fecfile-software/



webforms.fec.gov/psa/getstarted.htm

2. Passwords

a) Required

Before you can electronically file your report, you will have to obtain a password. You cannot file without one.

- b) **Who can get a password?**
Only the official treasurer. It is important that the committee has provided a valid email address on its FEC Form 1, as a validation email will be sent to the committee.
 - c) **How do you get a password?**
 - (1) To obtain or change password online:
webforms.fec.gov/psa/getstarted.htm.
 - (2) Existing committees that have not previously used the online system should contact the Electronic Filing Office for assistance at 202-694-1307.
 - 3. **Use updated software**
 - a) Software revised when forms changed – always use the latest version. Auto update feature makes it simple.
 - b) Latest version of FECFile – build 8.5 available for download: efilingapps.fec.gov/registration/fecfile.htm.
 - 4. **Paper filing by e-filer**
Committees that submit a report on paper that should have been filing electronically will be treated as non-filers and may be subject to enforcement actions (including administrative fines).
 - 5. **For more information:** www.fec.gov/help-candidates-and-committees/filing-reports/electronic-filing/.
- B. Filing amendments required for:**
- 1. **Errors**
Committee discovers that an earlier report contained erroneous information or mathematical errors.
 - 2. **Disclosure of late information**
Committee obtains required reporting information concerning a particular transaction after the transaction has been reported.
 - 3. **Response to Request for Additional Information (RFAI)**
FEC sends letter (email) and requests amendment. Response due date appears in upper right corner of RFAI.
 - 4. **Procedures for filing amendments:**
 - a) **Paper filers**
It is not necessary to resubmit the entire report.
 - (1) Complete the signature page of the Summary Page, checking box indicating that it is an amended report.
 - (2) Attach corrected schedules, if necessary.
 - (3) Attach cover letter explaining change (recommended).
 - b) **Electronic filers**
 - (1) Must submit amendments in electronic format (if original was filed electronically).
 - (2) Amendment must include complete report (as opposed to just the portion requiring an amendment).



- C. **Reporting considerations for paper filers**
1. **Statute prohibits extensions** (applicable to paper and electronic filers).
 2. **Weekends and holidays**
Filing dates not extended for weekends or holidays. Must be received on business day preceding filing date.
 3. **Registered vs. overnight mail**
 - a) If filing using USPS registered mail, keep receipt.
 - b) “Overnight Mail” means express or priority mail with a delivery confirmation or an overnight service with an online tracking system. File using same terms as certified/registered mail. (Keep receipt.)
 - c) **Zip code**
 - (1) USPS: 20463
 - (2) Delivery services: 20002



Administrative Fines

Civil money penalties for filing late

Size of fine depends several factors, including:

- Proximity to election
- Amount disclosed on report
- Prior violations

D. Administrative Fine Program (AFP)

www.fec.gov/legal-resources/enforcement/administrative-fines/

1. Background

Program for assessing civil money penalties for violations for failure to file reports on time and/or at all.

2. **Applies to:**
 - a) Late filers
 - b) Non-filers
 - c) Regulations found at [11 CFR 111.30-111.45](#)
3. **Civil money penalties -- factors in determining:**

The interaction of several factors will determine the size of the penalty (calculator on FEC website: www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/)

 - a) **Election sensitivity**
 - (1) Election sensitive reports include:
 - October Quarterly of election year,
 - October Monthly of election year, and
 - Pre-election reports for primary, general and special elections.
 - (2) All other reports are considered nonsensitive.
 - b) **Whether committee is a late filer or a non-filer**
 - (1) **For sensitive reports**
 - (a) **Late filer** – when report is filed after the due date but more than four (4) days prior to the election.
 - (b) **Non-filer** - report filed after due date and four (4) days or less before the election, or not at all.
 - (2) **For nonsensitive reports**
 - (a) **Late filer** – when report is filed within 30 days after the due date.
 - (b) **Non-filer** – when report is filed 31 or more days after due date, or not at all.
 - (3) Can still be considered a “nonfiler” even if report is eventually filed.
 - c) **Prior civil money penalties for reporting violations under the AFP.**
 - d) **Financial activity**
 - (1) Amount of financial activity in the report – total amount of receipts and disbursements.
 - (2) Committees with less than \$50,000 in financial activity during the reporting period in question are subject to reduced penalties.
 - (3) Most recent revision to the AFP regulations – [Civil Monetary Penalties Annual Inflation Adjustments \(January 3, 2025\)](#).

- (4) Campaign Finance Analysts will not be able to tell you if you will be fined or how much. You can use the administrative fine calculator to estimate your fine: www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/ Your committee will be notified in writing if the FEC assesses a civil penalty against your committee under the AFP.



Best Efforts to File on Time

Committee was prevented from filing report on time by reasonably unforeseen circumstances beyond its control

Committee filed the report no later than 24 hours after end of those circumstances

- E. Timely filing/using best efforts**
NOT the same as “best efforts” for obtaining contributor information
- 1. Reports required on time;** no extensions.
 - 2. If report not filed on time,** committees may use “best efforts” defense if committee took normal precautions and trained staff, but failure to report was due to circumstances beyond committee’s control and the late report was filed within 24 hours after those circumstances ended.

“Reasonably unforeseen circumstances” include

- Severe weather or other disaster-related events
- FEC computer/software failures that tech support cannot resolve
- Widespread disruptions of internet transmissions

Best Efforts to File on Time

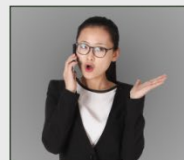


3. **When can best efforts defense be used:**
- a) Committee may use best efforts defense if failure to report is due to failure of Commission computers or software, despite receiving Commission technical assistance, widespread disruption of information transmissions over the internet, or severe weather or other disaster-related event.

Inapplicable factors:

- Illness, inexperience or unavailability of treasurer or committee staff
- Committee computer, software or ISP failures
- Delays caused by committee vendors/contractors
- Failure to use filing software properly

Not Considered Best Efforts



- b) Committee may not use best efforts defense if failure to report is due to unavailability, inexperience or negligence of staff, counsel or organization, failure of committee's computer system, delays caused by vendors, failure to understand or know the law or failure to use filing software properly.
4. **For more information, review:**
- [Final Rules for Best Efforts in Administrative Fines Challenges \(March 29, 2007\)](#) and
 - [Record article \(May 2007\)](#)
 - [Statement of Policy Regarding Treasurers' Best Efforts to Obtain, Maintain, and Submit Information as Required by the Federal Election Campaign Act \(June 7, 2007\)](#) and
 - [Record article \(July 2007\)](#)



- F. **Finding reporting dates**
1. **Dates and deadlines page:** www.fec.gov/help-candidates-and-committees/dates-and-deadlines/
 2. **Commission calendar:** www.fec.gov/calendar/
 3. **FEC Record:** www.fec.gov/updates/?update_type=fec-record&category=reporting
 4. **Tips for Treasurers:** www.fec.gov/updates/?update_type=tips-for-treasurers
 5. **Email notices** sent to address(es) listed on FEC Form 1
 6. **Phone or email:** 800-424-9530; info@fec.gov

IV. Best Practices: Filing

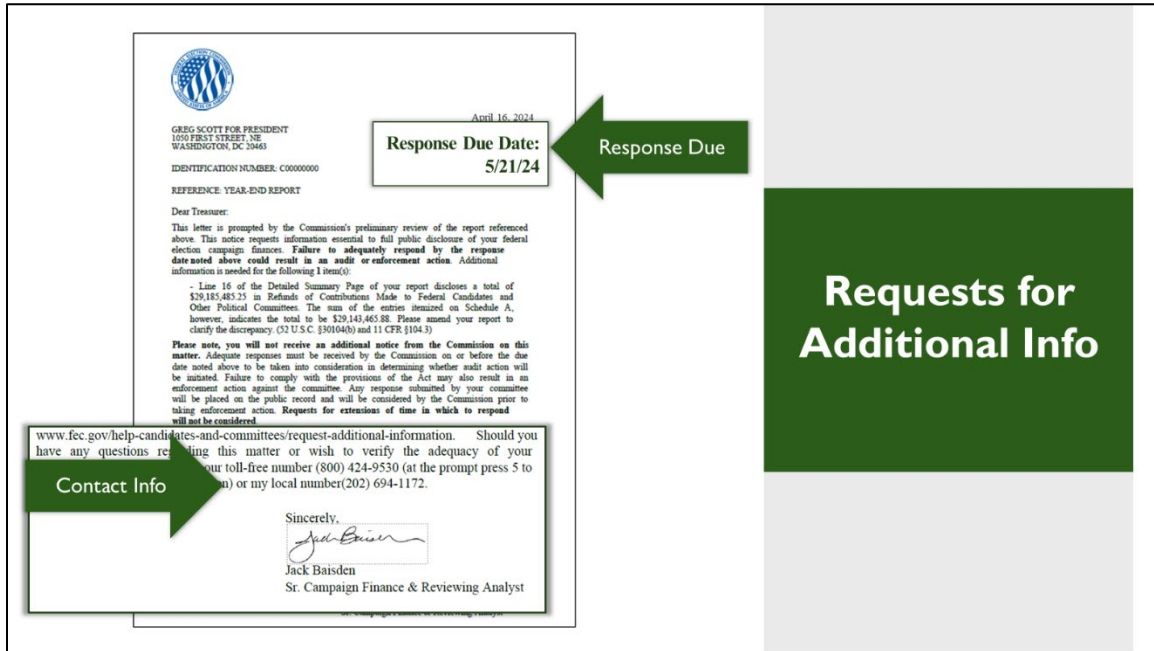
Best Practices: Filing

Brief Staff/Vendors	Update Software	List Email Address	Respond to RFAIs
			

- A. Brief staff/vendors**
Ensure your staff, vendors and counsel understand reporting and filing rules and deadlines.
- B. Update your software regularly**
- C. List email address**
To keep up with filing deadlines, make sure your committee has a current email address on its FEC Form 1 for receiving courtesy reminders. To do this, submit a complete electronic FEC Form 1 with a new email address.
- D. Respond to Requests for Additional Information (RFAIs)**

More: Report deadlines posted online at www.fec.gov/help-candidates-and-committees/dates-and-deadlines/ and in January of each year in the Record: www.fec.gov/updates/?update_type=fec-record

V. Request for Additional Information (RAFI)



A. If internal thresholds are met, an RAFI is sent

1. RAFI has a “Response Due Date” in the upper right hand corner of the letter, extensions are not granted. The committee analyst’s name and contact telephone number are also provided in the letter.
2. **Tip:** You can find out who your analyst is by visiting: www.fec.gov/help-candidates-and-committees/question-rad/

Responding to RFAs

IS THIS REPORT

NEW (N)
OR

AMENDED (A)

FEDERAL ELECTION COMMISSION

HOME / ELECTRONIC FILING / ONLINE FILING / ONLINE WEBFORMS / FORM 99

Miscellaneous Report To FEC (Form 99)

Sign-In For Registered Committees
(Requires Committee ID and Electronic Filing Password)

* Indicates required fields

Committee ID:

Password:

E-mail:

(A receipt will be emailed to this address)

- B. Must amend report when changing information that affects entries on a report**
This would include additions, changes or deletions.

- C. Miscellaneous text submission (FEC Form 99)**
Used for narrative responses that do not affect actual entries within a report. (For example, when outlining procedures for “best efforts” in obtaining contributor information.)

Objectives

Basic Provisions

Review basic provisions of the Federal Election Campaign Act

Filing Requirements

Examine recordkeeping and filing requirements for member-labor PACs

Compliance Resources

Highlight compliance resources available to member-labor PACs

HIGHLIGHT COMPLIANCE RESOURCES

How to get help from the FEC

- Use our online resources
- Call our toll-free information line
- Email your questions to us

Compliance Help



www.fec.gov



800-424-9530



info@fec.gov

Compliance Help



The screenshot shows the 'Help for candidates and committees' page on the FEC website. It includes a navigation bar with links for 'Campaign finance data', 'Help for candidates and committees', 'Legal resources', and 'About'. The main content area features a 'Guides' section with buttons for 'Candidates and their authorized committees', 'Political party committees', 'Corporations and labor organizations', 'Political action committees (PACs)', and 'Other (SAs)'. Below this is a 'Popular topics' section with a 'Contribution limits' article and a 'Tips for treasurers' section with several links and dates.



www.fec.gov

www.fec.gov/help-candidates-and-committees/

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FECConnect LIVE Member-Labor PAC Webinar 2026
Prepared by the FEC Information Division

Compliance Help

www.fec.gov

Federal Election Commission
UNITED STATES OF AMERICA

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Home | Help for candidates and committees | **Dates and deadlines**

Dates and deadlines

Sign up for email notifications of new reporting information. Committees that provide an email address on the Statement of Organization (Form 1), receive separate reminders shortly before reports are due.

2026 reporting dates

- Filing frequency by type of filer
- Quarterly reporting schedule and report centers (PACs, parties, House, Senate and presidential campaign committees)
- Monthly reporting schedule and report centers (PACs, parties and presidential campaign committees)
- Congressional pre-election reports (and 48-Hour Notices)
- Pre- and Post-General Reports (and 48-Hour Notices)
- Coordinated communications
- Electronizing communications
- Federal Election Activity (FEA) periods
- Independent expenditures (24- and 48-Hour Reports)

2026 REPORTING DATES

2026 SPECIAL ELECTIONS

ARCHIVE OF REPORTING DATES

Synchronizing dates and FEC deadlines

Election dates

Continuums and webinars

Campaign guides for candidates, parties and PACs

www.fec.gov/help-candidates-and-committees/dates-and-deadlines/

Compliance Help

www.fec.gov

Federal Election Commission
UNITED STATES OF AMERICA

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Home | Help for candidates and committees | **Trainings**

Trainings

The Federal Election Commission offers many opportunities for training on the federal campaign finance laws. This page provides information on our educational webinars, regional conferences, e-learning videos and specialized online training workshops. It also explains how to invite a Commissioner or FEC staff member to speak to an organization or group.

Sign up to receive email updates regarding FEC conferences and workshops

Educational webinars

The FEC conducts frequent webinars to help committees comply with the campaign finance law. These online workshops include two-day programs that provide in-depth training on the rules for candidates, parties and PACs, as well as two-hour, topic-based webinars that offer timely guidance on issues that arise during the election cycle.

All of these webinars are available online only. You can participate right at your desk, and avoid the time and expense of traveling to DC. Online materials and technical information will be provided to those who register.

Registration is accepted on a first-come, first-served basis. Prepayment is required.

FEC Connect LIVE

For more information and registration questions
conferences@fec.gov

EDUCATIONAL WEBINARS

CONFERENCES

E-LEARNING VIDEOS

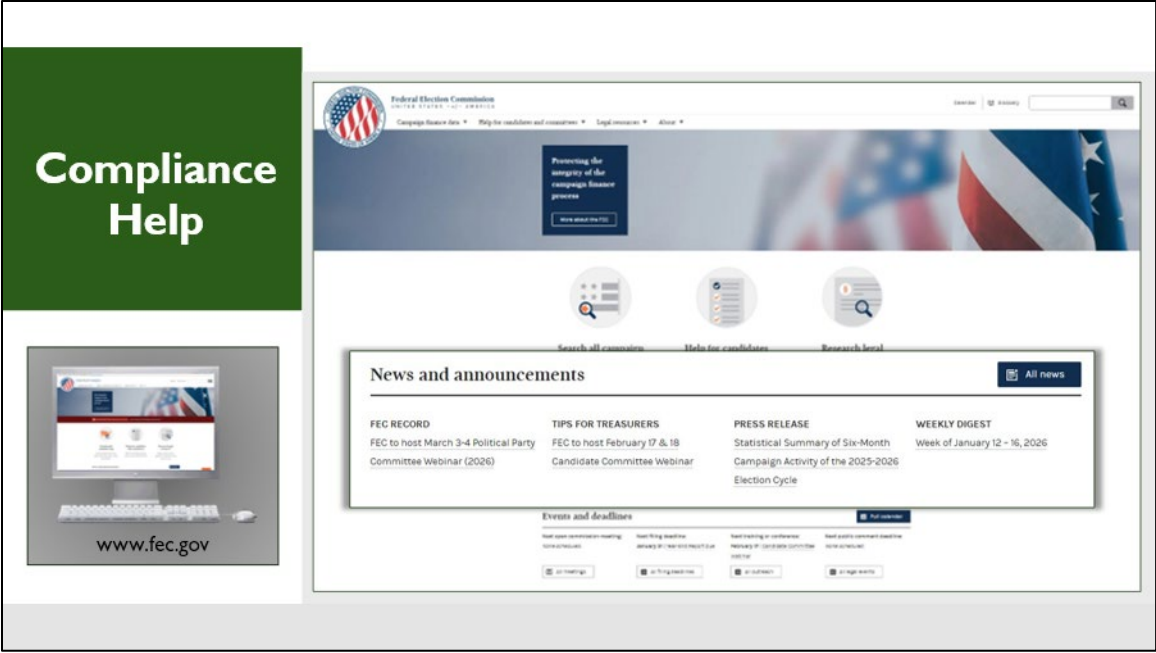
INFORMAL DISCUSSIONS

SPECIALIZED TRAINING FOR ORGANIZATIONS

PUBLIC APPEARANCES

QUESTIONS

www.fec.gov/help-candidates-and-committees/trainings/




www.fec.gov/updates/

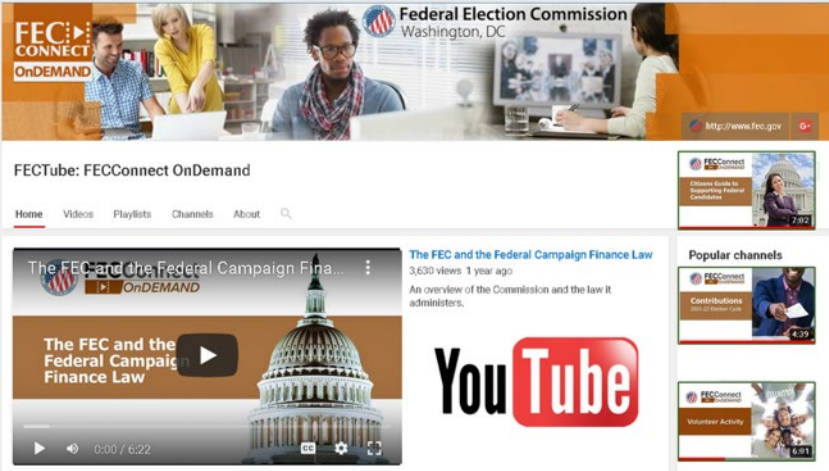


public.govdelivery.com/accounts/USFEC/subscriber/topics?qsp=CODE_RED

Compliance Help




www.fec.gov



www.youtube.com/FECTube

Compliance Help




800-424-9530


Phone menu:

- For e-filing tech support, press 4 for the Electronic Filing Office
- For reporting help, press 5 to reach your RAD Analyst
- For other questions, press 6 for an Information Specialist

Compliance Help



info@fec.gov



Federal Election Commission
UNITED STATES OF AMERICA

Calendar Glossary

Campaign finance data Help for candidates and committees Legal resources

Home > Help for candidates and co... > Submit a question to the R...

Submit a question to the Reports Analysis Division (RAD)

Authorized representatives

If you represent a committee or another entity registered with the FEC, RAD staff can help answer your reporting questions.


General Information
1-800-425-9530
8:30 a.m. to 5:30 p.m.
Eastern Time

Find your committee's analyst

COMMITTEE NAME OR ID


info@fec.gov

www.fec.gov/help-candidates-and-committees/question-rad/




Advisory opinions are official Commission responses to questions on how federal campaign finance law applies to specific situations.


Compliance Help



Advisory Opinions


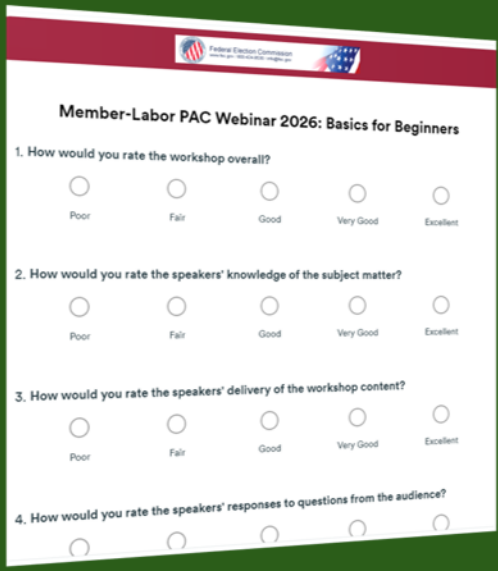


Compliance Help




Advisory Opinions

www.fec.gov/legal-resources/advisory-opinions-process/



Help Us Help You!

Please complete an evaluation of this workshop.



<https://fec.ethn.io/187311>

Workshop Evaluation: <https://fec.ethn.io/187311>

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